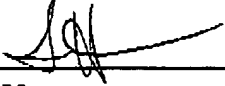


CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper for S.N. 10/684,387 is being facsimile transmitted to the Patent and Trademark Office Fax No. (571) 273-8300 on the date shown below.



Sarah Hennessey
Facsimile No. (416) 368-1645

February 13, 2009

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Henry J. Jarzmik
For: LOAN FINANCING AND INVESTMENT METHOD

Serial No.: 10/684,387
Filed: October 15, 2003
Art Unit: 3692
Our Reference: WH-12149 US

133 Richmond Street West
Toronto, Ontario M5H 2L7

Commissioner of Patents and Trademarks
Washington, D.C. 20231

February 13, 2009

Attention: Examiner Harish T. Dass

Dear Sir:

RESPONSE

This is in response to the Official Action dated October 15, 2008 in the above-identified application. Kindly amend the application as follows:

Amendments to the Claims are reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

WH-12149 US

Page 2

- () A cheque in the amount of the above total fee is attached. This amount is believed to be correct, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 040752. A duplicate copy of this letter is attached.
- (X) Please charge any fees which may be required to Deposit Account No. 040752. A duplicate copy of this letter is attached.

Respectfully submitted,



Agent on behalf of Applicant
S. Warren Hall
Registration No. 30,350
(416) 368-8313